

# Ex. M-K(a)

Letter from Forster & Garbus to McNally

PO Box 532  
Fort Mill, SC 29716-0532  
P148542655334DGI

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945879



PERSONAL & CONFIDENTIAL



December 19, 2011



LEEANN DEROSA  
151 HILARY ST  
OAKDALE NY 11769-1807

**FORSTER & GARBUS LLP**  
**A NEW YORK LAW FIRM**

RONALD FORSTER - Adm. in NY Only  
MARK A. GARBUS - Adm. in NY Only  
EDWARD J. DAMSKY - Adm. in NY Only  
GLENN S. GARBUS - Adm. in NY, NJ & CT  
JOEL D. LEIDERMAN - Adm. in NY Only

ANNETTE T. ALTMAN - Adm in NY Only  
RONALD J. FERRARO - Adm in NY Only  
MICHAEL J. FLORIO - Adm in NY Only  
AMY GAVLIK - Adm in NY Only  
TESS E. GUNTHER - Adm in NY & CT  
EDWARD C. KLEIN - Adm in NY Only  
KEVIN M. KNAB - Adm in NY Only  
MICHAEL S. LEINOFF - Adm in NY Only  
JAMES J. TIERNEY - Adm in NY Only

BALANCE DUE as of December 19, 2011 ▶ \$6,661.60  
Reference Number ▶ P148542655334  
Account Number ▶ 8542655334

Re ▶ MIDLAND FUNDING LLC  
A/P/O BENEFICIAL

1-631-393-9400  
1-877-709-6883 Ext. 219  
Representative Name: MS LOGAN  
Monday thru Thursday 8:00AM – 9:00PM EST  
Friday 8:00AM – 5:00PM EST

Dear Leeann Derosa,

Your account has been placed with this office for collection. If this account is not disputed, we shall expect your payment in full.

At this time, no attorney with this firm has personally reviewed the particular circumstances of your account.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Charges may subsequently accrue to this account; therefore, the amount due on the day you pay may be greater. (Please note that we are required, under Federal Law, to advise you that we are debt collectors and any information we obtain will be used in attempting to collect this debt.)

NYC Dept. of Consumer Affairs #1259596.

Please mail all correspondence and payments to the address listed below.

Office Location: 60 Motor Parkway  
Commack, NY 11725-5710

**PLEASE CONTACT OUR OFFICE FOR INFORMATION ON LOW COST,  
QUICK AND EASY TRANSFER OF FUNDS**

▶ DETACH HERE ▼

MAKE CHECK PAYABLE TO: FORSTER & GARBUS LLP as attorneys AND RETURN COUPON WITH PAYMENT TO PO BOX 9030, COMMACK, NY 11725-9030 IN ENCLOSED ENVELOPE

LEEANN DEROSA  
151 HILARY ST  
OAKDALE NY 11769-1807

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Rep. Code ▶ MA  
Date ▶ December 19, 2011

➔ Please Note Current

BEST TIME TO CALL

Home Phone # \_\_\_\_\_

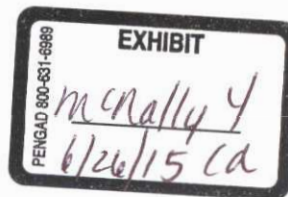
Work Phone # \_\_\_\_\_

Cell Phone # \_\_\_\_\_

P148542655334



Forster & Garbus LLP  
PO Box 9030  
Commack, NY 11725-9030



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